

that can handle credit cards. You have to be very careful what you throw away. Even a piece of junk mail may look like a piece of random junk mail, but if you look, you may find there is a lot of your personal information on that."

"It may be in code, but the people that are stealing this stuff know how to use that code," Hopkinsville Detective Scott Raup added.

Making sure to shred all bills, credit card and bank account statements, and especially credit card offers received in the mail is a must to keeping identity thieves at bay. With the potential of numerous credit card offers showing up in someone's mailbox at a time, if simply thrown away, all a thief has to do is swipe them from the trash and change the address information, and he or she can receive a credit card in the victim's name in a snap.

The easiest way to detect identity theft is to monitor credit reports periodically, and not only at times when applying for financing for large purchases like a home or car, Raup said.

With three major credit-reporting agencies, Louisville Metro Police Detective John Mellen recommends taking advantage of the free credit report everyone is allowed once a year from each agency. By staggering when they are obtained, individuals can actually receive three free reports each year, one every four months, he said. Having consistent access to credit reports allows any fraudulent accounts to be noticed more quickly and be acted on more quickly, as well.

An identity theft case can take about a year to work from the initial report to adjudication, Mellen said.

"It takes a long time after that (to recover) — I don't think [the victims] ever get made whole, to be honest," Mellen said. "It's very hard to correct the damage that's done, especially if it is significant."

Making one's self aware of the types of identity theft out there, remembering to protect one's self through every available avenue and being proactive by checking in on one's own credit report intermittently can help anyone keep safe from identity theft and avoid the long-term effects of this crime. ■

Abbie Darst can be reached at abbie.darst@ky.gov or (859) 622-6453.

Ten Things an Identity Thief Won't Tell You

Excerpts from Reader's Digest

1. That red flag tells the mail carrier — and me — that you have outgoing mail. That can mean credit card numbers and checks I can reproduce.
2. If a bill doesn't show up when it's supposed to, don't breathe a sigh of relief. Start to wonder if your mail has been stolen.
3. Why don't more of you call 888-5-OPTOUT to stop banks from sending you pre-approved credit offers? You're making it way too easy for me.
4. Even with all the new technology, most of us still steal your information the old-fashioned way: by swiping your wallet or purse, going through your mail or dumpster diving.
5. I never use my home computer to buy something with a credit card that's not mine. That's why you can often find me at the public library.
6. I can buy stolen account information — your name, address, credit card number and more — for \$10 to \$50 per account from hackers who advertise on more than a dozen black-market websites.
7. If you use the same ATM every time, you're a lot more likely to notice if something changes on the machine, like the skimmer I installed.
8. Hey, thanks for writing your pin number on that little slip of paper in your wallet. I feel like I just won the lottery.
9. Watch your back in line at the grocery store. I'll hold my phone like I'm looking at the screen and snap your card as you're using it. Next thing you know, I'm ordering things online on your dime.
10. My least favorite credit card is an American Express because it likes to ask me for your zip code. ■

